

Certificate Number: 12433-PAE-DE-029311839

Bankruptcy Case Number: 17-12467



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 24, 2017, at 9:29 o'clock PM EDT, Frank G. Ferro, Jr. completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: May 25, 2017 By: /s/Candace Jones

Name: Candace Jones

Title: Counselor